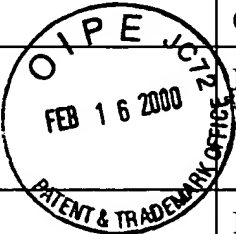


AMENDMENT TRANSMITTAL LETTER				Docket Number: CITI0015-CON		
Application Number 09/006,839		Filing Date January 12, 1998		Examiner Kazimi, H.		Art Unit 2765
Invention Title METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND OTHER FINANCIAL SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS				Inventor(s) Paul SIDIKMAN et al.		



I. The filing fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	FEE (\$)
TOTAL CLAIMS	20	minus	20	0	\$18.00	\$0.00
INDEPENDENT CLAIMS	2	minus	2	0	\$78.00	\$0.00
MULTIPLE DEPENDENT CLAIM ADDED					0.00	0.00
					TOTAL	\$0.00

If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.	SMALL ENTITY TOTAL
---	-----------------------

II. The Commissioner is hereby authorized to charge the associated for this Amendment and any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 11-0855. A duplicate copy of this sheet is enclosed.

III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:

(202) 508-5800

All correspondence should continue to be directed to our below-listed address.

Date: 2/16/00

KILPATRICK STOCKTON LLP
 Suite 800
 700 Thirteenth Street, NW
 Washington, DC 20005
 (202) 508.5800 (telephone)
 (202) 508.5858 (facsimile)

By: Ben V. Dault
Reg No 41,571 for
 George T. Marcou
 Registration No.: 33,014

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CITI0015-CON

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Paul SIDIKMAN et al.

U.S. Serial No. 09/006,839

Filed: January 12, 1998



Group Art Unit: 2765

Examiner: Kazimi, H.

#12/B
Hall
2-24-00

For: METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND OTHER FINANCIAL SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS

Box Fee

Assistant Commissioner For Patents

Washington, D.C. 20231

AMENDMENT

Sir:

In response to the Office Action mailed September 16, 1999, please enter the following amendment into the record.

IN THE SPECIFICATION

On page 1, kindly delete lines 4-11.

IN THE CLAIMS

Please amend pending claims 19 and 38 as follows:

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19. (Amended) A method for a user at an automatic teller machine to obtain securities information and transactions, comprising [the steps of]:

the user accessing the automatic teller machine;

B